

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Denise M. Riccio fka Denise Jubo aka Denise Marie Riccio

BK NO. 21-02046 MJC

Debtor(s)

Chapter 13

M&T Bank

Movant

Hearing Date: N/A

vs.

Denise M. Riccio fka Denise Jubo aka Denise Marie Riccio

Respondent(s)

**OBJECTION OF M&T BANK
TO CONFIRMATION OF CHAPTER 13 PLAN**

M&T Bank (hereinafter Movant), objects to confirmation of Debtor's Chapter 13 plan and asserts in support of its Objection as follows:

1. Movant's claim is secured by a mortgage on Debtor's property at 102 Wood Haven Court, Milford, PA, 18337.
2. The claims bar date is November 29, 2021. Movant intends to file a claim on or before the bar date with an estimated total debt amount of \$41,558.51 and pre-petition arrears estimated at \$12,031.28.
3. Debtor's Plan only provides for payment in the amount of \$39,276.01 towards the claim of the Movant at 3% interest.
4. Debtor's Plan does not provide for Movant's claim in full, including post petition interest.
5. Further, if Debtor intends to pay Movant's claim in full over the life of the bankruptcy, Debtor's Plan should indicate that Debtor will be responsible for ongoing taxes and insurance.
6. Accordingly, Debtor's Plan is not feasible, as it does not fully compensate the Movant.
7. In addition, the Debtor's Plan fails to comply with 11 U.S.C. §§ 1322 and 1325.

WHEREFORE, the Movant, M&T Bank, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: October 12, 2021

By: **/s/ Rebecca A. Solarz, Esquire**

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